

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gina M. Chaney  
Debtor

Case No. 22-00282-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocket

Page 1 of 3

Date Rcvd: Apr 16, 2025

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:**

Recip ID	Recipient Name and Address
db	#+ Gina M. Chaney, 1260 Brook Dr., Dover, PA 17315-2859
5463010	+ MECU CREDIT UNION, 1 South Street, 14th Floor, Baltimore, MD 21202-3481
5471316	+ U.S. Bank N.A., as Trustee, at. el, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5460303	+ York Adams Tax Bureau, 59 East High Street, Gettysburg, PA 17325-2355

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 16 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 18:51:00	U.S. Bank National Association, as Trustee, succes, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
5460293	+ EDI: WFNNB.COM	Apr 16 2025 22:45:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5460294	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 19:00:32	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5460304	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 16 2025 18:51:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5461910	EDI: DISCOVER	Apr 16 2025 22:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
5460295	+ EDI: DISCOVER	Apr 16 2025 22:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5460305	EDI: IRS.COM	Apr 16 2025 22:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5467793	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 18:49:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5460296	+ Email/Text: collections@mecu.com	Apr 16 2025 18:51:00	MECU of Baltimore, Inc., Attn: Bankruptcy, One South St., Baltimore, MD 21202-3481
5460297	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 18:51:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
5460308	EDI: PENNDEPTREV	Apr 16 2025 22:45:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5460306	Email/Text: fesbank@attorneygeneral.gov	Apr 16 2025 18:51:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square,

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Total Noticed: 28

			Harrisburg, PA 17120
5460298	EDI: PRA.COM	Apr 16 2025 22:45:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5466613	EDI: PRA.COM	Apr 16 2025 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5470027	EDI: Q3G.COM	Apr 16 2025 22:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5462488	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 18:51:00	ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PL, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
5460666	+ EDI: AISACG.COM	Apr 16 2025 22:45:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5460299	+ EDI: SYNC	Apr 16 2025 22:44:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5460300	+ EDI: SYNC	Apr 16 2025 22:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5460301	+ EDI: SYNC	Apr 16 2025 22:44:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5460307	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Apr 16 2025 18:51:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5460309	^ MEBN	Apr 16 2025 18:47:34	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5460302	Email/Text: bankruptcydept@wyn.com	Apr 16 2025 18:51:00	Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
TOTAL: 24			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5470896	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Christopher A DeNardo	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill logsecf@logs.com, cistewart@logs.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
John Matthew Hyams	on behalf of Debtor 1 Gina M. Chaney jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;cne@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.best case.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Gina M. Chaney

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7751

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00282-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gina M. Chaney

4/16/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**